



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Denise Carlon  
KML LAW GROUP, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
M&T Bank

Order Filed on March 7, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Michael Patrick Siano

Case No: 22-17381 KCF

Chapter: 7

Hearing Date: 3/7/2023  
Judge: Kathryn C. Ferguson

## ORDER VACATING STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: March 7, 2023**

A handwritten signature of Honorable Kathryn C. Ferguson.

Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant, to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

- Real Property More Fully Described as:

**Land and premises commonly known as                   102 Halnes Street East, Lanoka  
Harbor NJ 08734**

- Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

*rev. 7/12/16*

In re:  
Michael Patrick Siano  
Debtor

Case No. 22-17381-KCF  
Chapter 7

District/off: 0312-3  
Date Rcvd: Mar 08, 2023

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Michael Patrick Siano, 102 Haines Street East, Lanoka Harbor, NJ 08734-2819

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2023 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor M&T Bank bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Nancy Isaacson	nisaacson@greenbaumlaw.com isaacson@remote7solutions.com;J101@ecfcbis.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5